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OCT 21 2005

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To: USPTO-GAU 3628

From: John A. Galbreath

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Message:

21 October 2005

Dear Sir or Madam:

Please enter the attached Amendment B in Appl. # 10/032,535, and forward to Examiner Timothy Harbeck in GAU 3628 as soon as possible. If you have any questions, please call me at 410-628-7770.

Best regards,

A handwritten signature in black ink that reads "John A. Galbreath".

John Galbreath
#46,718

In the United States Patent and Trademark Office

Serial Number: 10/032,535

Appn. Filed: 01/02/2002

Applicant(s): John Shaw et al.

Appn. Title: Method and System for Facilitating Secure Transactions

Examiner/GAU: Harbeck, Timothy / 3628

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Amendment B

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir or Madam:

In response to the Office Action mailed October 4, 2005, and in accordance with the agreements reached in Applicant's October 18, 2005 interview with the Examiner, Applicant requests that the application be amended as follows: